

Young man, don't be blind. You can't figure out the future without a Bank Account

Put your money in this bank and grow with us, and make it your

Money grows in the bank, and the more money deposited the bigger the bank grows. Don't feel that you haven't enough money to become inrerested in this institution.

We solicit your patronage, even though you must start with very little. The small beginning receives the same attention and courtesy as the larger one. Interest paid on savings.

Citizens State Bank

HAYS, KANSAS

DEPOSITS PROTECTED BY DEPOSITORS GUARANTEE FUND



All white goods sold at the same price are not the same QUALITY. Ours will stand the strain of the wash-tub altho they possess the daintyness you desire. Our "lines" of wash goods and white goods, both made-up and in bolt, satisfy. CORSETS! We have those which give you comfort and a perfect figure.

HOSIERY—The best money can buy. Childrens 10, 15 and 25 cents. Ladies, 10, 12½, 15, 25 and 50 cents. Mens, 10, 12½, 15, 25 and 50 cents. FANCY RIBBONS—These are what the girls like, at 25, 35 and 40 cts. SCRIMS—We just received a lot of fancy, scrims at 10, 15, 25 and 35 cents. Come in and see them, they are just what you want. WAISTS—Did you see them, those fancy China silk waists only \$1.25.

H. A. NICKLES, Hays, Kansas

Strongest Companies in AMERICA. Hays State Normal School, beginning When you have a Policy in one of t he on Monday, May 29, 1916. Companies you have a policy that pays | C. W. Miller can sell you as fine a you ONE HUNDRED CENTS on the quarter section of land in Smoky Hill

Next Sunday evening Rev. A. S. Hale talk it over. makes the Graduating Address at Oak- aunt, Mr. and Mrs. H. Chittenden. ley. He has had a number of other You should see the "Country Kid" calls but would only accept these two. at New Opera House May 17.

See or phone Miller Brothers for your The Ellis County Normal Institute

Miller Brothers, Hays, Kansas. your own terms. Come in and let's

Hail Insurance

CITIZENS STATE BANK

HAYS CITY, KANSAS CAPITAL \$50,000 SURPLUS \$15,000

a financial way.

May 13th, 1916,

Mr. Farmer:-The HAIL SEASON, which is again approaching, reminds us of the disastrous year of 1915, when more than \$125,000.00 was paid out in HAIL losses to our customers. A small premium protected many farmers who could not afford to stand the loss of a crop which would have been disastrous to them in

We have no assurance what the year 1916 will bring to us but it has been demonstrated a number of times, that the farmer with a promising crop cannot afford to carry his own risk.

We are writing for the same Old Line Companies that gave such universal satisfaction last year, making adjustments promptly and paying their losses dollar for dollar. THE CITIZENS STATE BANK will devote all the time necessary throughout the hail season in giving prompt and efficient service in looking after the interests of their customers.

Should the present splendid prospects continue it will behoove every farmer in the County to spend a small amount in protecting his growing crop. The rate for Ellis County this year will be eight per cent in all Old Line Companies, and from the present indications we expect one of the best Hail Writing Seasons we have ever had. We shall be pleased to write your policy and will appreciate the business.

Trusting that Ellis County will pour forth one of its most bounteous wheat crops and that we may have the privilege of protecting same for you with a Hail Policy in one of our Companies, we are

Very truly yours,

CITIZENS STATE BANK.

By A. F. COCHRAN, Vice Pres.

Hon. Henry Sutor of Palco, former Chas. Staab had an operation perranches of high bred stock in Western pital. Kansas, was a Hays visitor Tuesday of Fr. Joseph Wasinger, a recently or- Ellis and State of Kansas, were sold stock at the Experiment Station. Don't miss the "Country Kid" at 10th at Catherine. the New Opera House May 17.

the Strongest Companies in the her home on Wednesday evening. WORLD, and when you have a loss Mrs. Lucile Miles died Thursday, May too late. Phone or see them today. Miller Brothers, Phone 47. Havs. Kansas.

The Hays Chautauqua begins June
29th. The things that stand out with
unusual prominence are the big four in
companies:—Schildkret's Hnngarian
Orchestra, The Splendid Haydn Chorus,
Thaviu's Band and Grand Opera SingThaviu's Band and Grand Opera SingThe Hays Chautauqua begins June
Cheyenne Wells, Colo., May 14, 1895.
Was married to George Miles in 1914.
Have been residents of Hays about two
years. Her many friends will mourn
her loss. The young husband has the
sympathy of the community.

Byers, Jessie, Lots 1-3-5-11-17, Block
18, \$26.61
Omitted from final notice, Aprll 12,
Witness my hand and official seal this
12th day of May A. D. 1916.
Fred N. Dreiling,
Treasurer Ellis County, Kansas. Hail Insurance. They represent the will hold a month's session at the Fort 29th. The things that stand out with quarter section of land in Smoky Hill ers, Ten New York Players in the 'Modern Methods' a monthly magazine has this to say with reference to turers-Ex Congressman J. Adam the matter of credits in business: When Bede, Governor Robert B. Glenn, Dr. a man goes to the bank to borrow of the Eastern Star, Thursday and Fripreaches the Class Sermon at Bunker Miss Maggie Broomfield spent Sat- Benjamin S. Haywood, M. D. Hardin. Hill and on the following Wednesday he urday afternoon with her uncle and And besides all these five other com- He remembers that loan and plans panies and seven or eight most inter- everything toward getting it paid off esting lecturers and entertainers. Keep as soon as possible; but when he opens the date in mind.

member of the legislature from Rooks formed Saturday, on his throat for the Office of Ellis County Treasurer. county, and owner of one of the largest removal of his tonsils, at the Hays Hos-

said his first Mass, Wednesday, May

It pays to write your Hail Insurance of Idaho, who have been visiting with with Miller Brothers. They represent friends here for a few days, left for aforesaid, will be conveyed to the hold-

ther are always on the job to look for 11th, in giving birth to her first child. charges to the last day of redemption operation, but to no avail. Funeral occurred this Saturday afternoon, Rev. Hale officiating. She was born in Cheyenne Wells, Colo., May 14, 1895.

Was married to Geogra Miles in 1914

> "Modern Methods" a monthly magamoney it is a serious business with him. an account with a retail store his atti- people report a delightful time. tude is entirely different. He believes for its money until he is good and ready to pay. If the merchant makes | ing for a two weeks visit. an endeavor to collect, the customer is indignant, regarding it as an unwarrantable impertinence on the part of grade commencement address on Wedthe tradesman. "Yet the principle is nesday evening, May 17th.-Oakley exactly the same. When you open an Graphic. account with a retail store you simply borrow a certain amount of that store's capital for a period of time which is longer or shorter, the only difference being that in most cases the store does not charge any interest. The merchant usually is compelled to pay his accounts in from thirty to sixty days and often is compelled to wait on his customer for a year or two thus, in many cases working a hardship upon the merchant, He should not then be blamed for making an effort to collect by sending Penn., Thursday, for an extended out statements to his customers. It visit with relatives-sisters and brothshould be remembered that the mer- ers. Mrs. Hubbard, her daughter, who chant receives in like manner a very polite statement that his account is due and payment must be made by a Monday morning, from his daughter, certain date or draft for the amount Mrs. Hazel Howie Gillilan, of Montiwill be made upon him. Therefore, cello, Iows, that her husband was sertreat the merchant right in these matters as he is entitled to his money after Ethel, left for Monticello, Tuesday a certain period of waiting, sometimes night. a long period which taxes his financial resources. Also remember that your's were offered land in Ness county, at a is not the only account he is compelled to carry. Also remember that the each, they would have made a hat full merchant who has carried your account of money and it is now being taken at for a considerable period is entitled to twice the price asked than and the land your cash trade when you have the man down there are making a "kill-

Final Tax Sale Notice.

Hays City, Kansas, May 12, 1916. Notice is hereby given that the lands and town lots, situated in the County of for the taxes on the 2nd day of September 1913. The three years allowed by the law for redemptiou of same will ex-Mrs. Wm. Hollenbeck and children pire on the 2nd of September 1916, and unless redeemed on or before the day er of tax sale certificate by tax deed.

The amount of taxes, interest and your interest. Don't wait until it is The doctors did all in their power to being on the 5th day of September save her, even resorting to a Caesarean 1916, due on each parcel is set forth

Mrs. C. W. Reeder went to Wichita, Monday morning, to attend a meeting

day, May 11 and 12. Miss Jessie Gosser entertained the members of the Senior High school class Sunday at dinner. The young

Mrs. Retta Freese Ingram and family that the store can and ought to wait of California visited in Kansas City this week and reach Hays this Friday even-

> Rev. A. S. Hale, of the First M. E. church of Hays, will deliver the Eighth

Mrs. Dr. Snyder met with a slight accident last Wednesday by falling from a high stool. The Doctor says it's only a matter of a few days until she will be all right again.

Mrs. J. H. Irwin who attended the Sunday School Convention at Wichita, last week, as delegate from the M. E. church of this city, is visiting her parents in Kingman county, this week.

Mrs. Goodall left for Harrisburg, lives in Kansas City, accompanied her. Frank Howie received a telegram iously ill. Mrs. Howie and daughter,

If some of those people in Hays who nominal price, had purchased a tract

THE GENEALOGY OF THE DOLLAR BEGINS WITH THE PENNY.

If you would produce the dollar, foster the penny. The bank is the only business that asks you to save your money. All other lines want you to spend it. Start to-day with a few dollars and get a new pass book and watch it grow.

FIRST NATIONAL BANK HAYS, KANSAS

The Thought of Getting Ahead

of necumulating enough for a home or for some other special purpose confronts every ambitious man or woman at some point along the road of life. No other plan for saving the odd ends of one's income is so definite, so safe, yet so adaptable to varying conditions as our bank account plan. Come in and let us explain to you the simple details of this plan and why its use will enable you to accumulate faster.

FARMERS STATE BANK WALKER, KANSAS

DODGE BROTHERS \$785 f. o. b. Factroy

Fred N. Dreiling

GRADUATION GIFTS AT MARKWELL'S

We have a variety of useful and beautiful gifts, suitable for graduation. Up-to-date fiction, (all the best sellers)

Beautiful Gift Books, Leather Bound-Memory books, Bibles, Standard Poets, Popular copywright fiction, Leather goods, Purses, Music rolls, Toilet sets, Manicure sets, Fine stationery, Pillow covers, Pennants, Tennis rackets, Sheaffer's self-filling, non-leakable fountain pens and Waterman's Ideal fountain pens. Come in and see our goods and prices.

R. S. MARKWELL, Hays, Kansas.

ELGIN and WALTHAM WATCHES

April 22 to 29, 1916

Special Bargains in Your Spring TIMEPIECE

Come in and let us show them to you

. . . Look over our Entire Line

We can Save You Money . . .

J. T. MORRISON, Jeweler & Optometrist Citizens Bank Building, Phone 152, Hays, Kansas.

To Whom it May Concern:

We, the undersigned, heartily recommend J. M. Schaefer of Hays, Kansas, to all those intending to insure their growing wheat against Hail storms this season. Mr. Schaefer has demonstrated to us last season that the business entrusted to his care will be honestly looked after. The companies represented by him have treated their customers on the square in regard to adjustments and prompt payment of losses. In making this statement voluntary, we feel that we sre not only giving credit where credit is due, but also in justice to our brother farmers who are looking for a safe place John F. Weigel, loss paid \$2800 D. F. McCarty, 528

. 100 511 Peter J. Steab, " " Henry Gottschalk " 312 F. Schoendollar 455 and 48 others. Carl Werth,

MR. FARMER:

I submit the above statement for your consideration before placing your insurance this year. The Alminac predicts severe hail storms in 1916. Are you prepared? In 1915 we paid more than 50 claims for losses. The smallest was for \$100; the largest for \$2800, and not one dissatisfied customer than the smallest was for \$100; the largest for \$2800, and not one dissatisfied customer than the smallest was for \$100; the largest for \$2800, and not one dissatisfied customer than the smallest was for \$100; the largest for \$2800, and not one dissatisfied customer than the smallest was for \$100; the largest for \$2800, and not one dissatisfied customer than the smallest was for \$100; the largest for \$2800 and not one dissatisfied customer than the smallest was for \$100; the largest for \$2800 and not one dissatisfied customer than \$100\$. tomer. We have established a record for prompt payment of lesses in 1915, why not place your business with us this year? Don't let the other fellow talk you into insuring with an Irresponsible Company but see us NOW. What is worth doing at all is worth doing quickly.

Our Patrons are Our Best Recommendation

Yours for business,

J. M. SCHAEFER.

P. S .- We will write your Hail business at cash rates, without interest. Our losses will be adjusted again by our own men, payment being made in the field on day of adjustment. Does this sound right to you?